IN RE: PETITION FOR SPECIAL HEARING SE/S Yorkway, 160' NW of Leeway (2528 Yorkway) 12th Flection District 7th Councilmanic District

Nancy E. Capecci, et al

Petitioner

DEPUTY ZONING COMMISSIONER OF BALTIMORE COUNTY Case No. 88-376-SPH

FINDINGS OF FACT AND CONCLUSIONS OF LAW

.

The Petitioner herein requests a special hearing to approve the non-conforming use of two basement apartments, one built in 1952/53 and the other built in 1955, in an apartment house with four (4) other suites erected prior to 1945, all as more particularly described in Petitioners' Exhibits 1 through 8.

The Petitioners, Nancy E. Capecci and her son, Wayne Capecci, appeared, testified and were represented by Counsel. Also appearing on behalf of the Petition were Margaret A. Capecci and Donald Ruth. There were no Protestants.

Testimony indicated that the subject property, known as 2528 Yorkway and zoned D.R. 10.5, is currently improved with a six-apartment dwelling unit constructed in approximately 1943. Mrs. Capecci testified that her husband purchased the property at the time they became engaged in 1946. Mrs. Capecci moved into one of the units in 1947. At that time, there were four (4) apartments on the first two levels, known as Apartments A, B, C & D. Mrs. Capecci then introduced Petitioners' Exhibit 3, a memo given to her husband at the time he purchased the property from Jerome J. Gephardt in 1946 showing the rental income for Apartments A through D.

Mrs. Capecci testified that in August 1952 a fifth apartment was constructed in the basement where Mrs. Capecci and her family lived until 1962. She further testified that in approximately February 1955, a sixth apartment was completed in the basement area. She testified that she remembers the date as it was the same time as when they purchased an oil burner for the premises. The

ZONING DESCRIPTION

Beginning at a point on the northwest side of Yorkway, 160 feet west of Leeway, thence running northwest 61.40 feet, then running southeast 121.42 feet, thence running northeast 59.37 feet and thence running northeast 123.00 feet to the point

Petitioners introduced as Petitioners' Exhibit 5 the guarantee receipt for the burner from Sherwood Brothers, Inc.

Mrs. Capecci testified that she sold 2528 Yorkway in February 1985 and took back a mortgage. Subsequently, the mortgage was foreclosed and the property was titled in her and her son's name in September 1987. Mrs. Capecci testified that all of the apartment units have been occupied continuously and without interruption other than for short periods of time when the premises were readied for new tenants.

Wayne Capecci testified that he was born in 1950 and remembers living in the basement apartment until 1962. He indicated thereafter he helped manage the property throughout the time of his parents cwnership. He testified he further remembered being at the property on numerous occasions between 1985 and September 1987, during the time the Petitioners held a mortgage, and the apartments were always occupied. Petitioners introduced as Petitioners' Exhibit 8 various B G & E utility bills for the period of 1982 through February 1988 for Apartments A through F to further support their position that the building has been icontinuously used as a six apartment dwelling.

Margaret Capecci, sister-in-law of Petitioner, indicated that she remembers 2528 Yorkway as early as 1946. She indicated that the pictures introduced Petitioners' Exhibit 6 were taken by her of the basement apartment in 1954. She indicated she lives in the area and has been active in the community and to the best of her knowledge and belief, the building has been continuously occu-

Donald Ruth, a former Sergeant with the Baltimore County Police Department, testified that he was familiar with the area and to the best of his knowledge, 2528 Yorkway was originally used as a four apartment dwelling and that some time in the 1950's, additional apartments were added.

John O. Hennegan, Esquire Germania Federal Building 809 Eastern Boulevard Baltimore, Maryland 21221

RE: Petition for Special Hearing SE/S Yorkway, 160' liw of Leeway (2528 Yorkway) 12th Election District; 7th Councilmanic District Nancy E. Capecci, et al - Petitioners Case No. 88-376-SPH

Dear Mr. Hennegan:

Enclosed please find the decision rendered on the above-referenced case. The Petition for Special Hearing has been Granted, in accordance with the at-

In the event the decision rendered is unfavorable to any party, please be advised that any party may file an appeal to the County Board of Appeals. For further information on filing an appeal, please contact this office.

Very truly yours,

etd:MMA Enclosures

ANN M. NASTAROWICZ Deputy Zoning Commissioner of Baltimore County

cc: People's Counsel

time zurang commissioner of Pat-timore County, by authority of the Zoning Act and Regulations of Balti-more County, will hold a public hearing on the property identified herein in Rusin 106 of the County Office Building, located at 111 W. Chevapeake Avenue in Townson Maryland as kilkiws. Petition for Special Hearing Case number 184,376-5194 (2528 Yorkway) 7th Councilment District

Petitioners:
Nancy C. Capecci, et us.
Hearing Date Friday.
March 18, 1998 at 9 00 p.m. Special Hearing. The emisterict of (1) basement apartmens built is 1952-1953 and (1) built in 1955 in as apartment house with (4) other uites erected prior to 1945 at 252 YORKWAY (6 UNITS EXAL) (HOR SNOW DATE CALL #43MI) In the event that this Petition is granted, a building permit may be issued within the thirty (30 day ap-peal period. The Zoning Commissomer will be server, entertain and request the a stay of the manager. and permit during this period his good cause though buck request must be an writing and received at this office by the date of the hearing

NOTICE OF HEARING

NOTICE OF HEARING The Zoung Commissions of Ball-more County, by authority of the Zoung

Act and Regulations of Baltimere Cour

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the County Office Building, Incomed at

111 W. Changesia Arena a Toward

Case member, M. 178 SPH...... SE/S Yerkway, 100' NW Lanuary

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FOR SNOW DATE CALL 494 3381)

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period for good cause shown. Such re oursi must be in writing and recoved in

the office by the date of the hearing sel

above or presented at the hearing

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Maryland as follows: **Pedition for Special Hearing**

12th Election Dutriet 7th Consciouse District

Hearing Schoduled: Friday,

March 18, 1998 at 3 10 cm. Special Hearing. The existence of IT

CERTIFICATE OF PUBLICATION

TOWSON, MD. Feb. 25, 1988 THIS IS TO CERTIFY, that the annexed advertisement was published in THE JEFFERSONIAN, a weekly newspaper printed and published in Towson, Baltimore County, Md., appearing on Feb. 05, 1058

THE JEFFERSONIAN.

The Petitioners' attorney argued that under the 1945 Baltimore County Zoning Regulations (B.C.Z.R.) the subject use was permitted without a limitation as to the number. He indicated in this instance it was not until the 1955 regulations went into effect, which were adopted on March 30, 1955, that limitations were imposed. In this instance, since all six apartments were established prior to March 30, 1955, the Petitioners contend they have met their burden of proving that the six units have continuously existed as a proper non-conforming use.

The uncontradicted testimony, which was amply supported, conclusively indicates that the property has been used continuously and without interruption as a six apartment dwelling since February 1995. After due consideration of the testimony and evidence presented, it is clear that a non-conforming use exists and existed prior to March 30, 1955.

Pursuant to the advertisement, posting of the property, and public hearing on this Petition held, and for the reasons given above, the relief requested Jin the special hearing should be granted.

THEREFORE, IT IS ORDERED by the Deputy Zoning Commissioner for Baltimore day of March, 1988 that the non-conforming use of two basement apartments, one built in 1952/53 and the other built in 1955, in an apartment house with four (4) other suites erected prior to 1945, in accordance with Petitioners' Exhibits 1 through 8, be approved, and as such, the Fetition for . Special Hearing is hereby GRANTED, from and after the date of this Order.

> Cham M Non borner . ANN M. NASTAROWICZ Deputy Zoning Cormissioner of Baltimore County

CERTIFICATE OF PUBLICATION

OFFICE OF Dundalk Eagle

4 N. Center Place P. O. Box 8936 Dundalk, Md. 21222

February 25,

THIS IS TO CERTIFY, that the annexed advertisement of Robert Haines in the matter of Zoning Hrqs. - Case #88-376-SPH - P.O. #97521 - Req. #M11764 - 75 lines 8 \$37.50. Was inserted in The Dundalk Eagle a weekly newspaper published in Baltimore County, Maryland, once a week for SUCCESSIVE weeks before the

Zoth day of February 1988; that is to say, the same was inserted in the issues of Feb. 25, 1988

Kimbel Publication, Inc.

per Publisher.

(Type or Print Name) City and State Attorney for Petitioner (Type or Print Rame)

Contract Purchaser

(Type or Print Name)

BATIMORE COUNTY, MD 21222 Name, address and phone number of legal owner, contract purchaser or representative to be contacted WAYNE CAPECCI City and State

PETITION FOR SPECIAL HEARING

The undersigned, legal owner(s) of the property situate in Baltimore County and which is described in the description and plat attached hereto and made a part hereof, hereby petition for a Special Hearing under Section 500.7 of the Baltimore County Zoning Regulations, to determine whether or not the Zoning Commissioner and/or Deputy Zoning Commissioner should approve

THE EXISTENCE OF (1) BASEMENT APPRIMENT BUILT IN 1952-1953 AND (1) BUILT

IN 1955 IN AN APARTMENT HOUSE WITH (4) OTHER SWITES ERECTED PRIOR

I, or we, agree to pay expenses of the above Special Hearing advertising, posting, etc., upon filing of this Petition, and further agree to and are to be bound by the zoning regulations and restrictions of Baltimore County adopted pursuant to the Zoning Law for Baltimore County.

Property is to be posted and advertised as prescribed by Zoning Regulations.

JO 1945 AT 2528 YORKWAY, BALTIMORE COUNTY, MARYLAND 21222 (6 UNITS JOTAL)

Legal Owner(s):

I/We do solemnly declare and affirm,

1000 BF

E 27.320

.....5-12,380

under the penalties of perjury, that I/we are the legal owner(s) of the property

which is the subject of this Petition

NAVLY E. CAPECCI.

ancy to lancea.

TO THE ZONING COMMISSIONER OF BALTIMORE COUNTY:

1925 SUNGERRY B 501-284-7678 BALTIMORE COUNTY, MD 21222 Phone No. of January, 1988, that the subject matter of this potition be advertised, as

required by the Zoning Law of Baltimore County, in two newspapers of general circulation throughout Baltimore County, that property be posted, and that the public hearing be had before the Zoning Commissioner of Baltimore County in Room 106, County Office Building in Towson, Baltimore County, on the 18 day of March, 19 58, at 9 o'clock

ESTIMATED LENGTH OF HEARING -1/28R. (+18R. AVAILABLE FOR HEARING MON./TUES./WED. - NEXT TIG CONTRIS

CERTIFICAT SOF PUBLICATION

MOTICE OF HEARING The Zoney Commission of Butmore County, by makerily of the Zoning Act and Regulations of Buleriare Contr ly and hold a public bearing on the greparty character barnes to flaces 106 at the County Office Building Income at 111 W. Chempsuke Avenue in Towner,

Z C O.--No. 1

Maryland as Indone France by Special Howard Came munder: 88 376 SPH SES Yesterny, INF 1991 Larrowy CS20 Yesternyl 12th Electus Descrit 7th Conncionant Dewat Postuners: Mancy C. Capacii, et un

Hanny Schudded freby, March 16, 1986 at \$40 a.m. Special Hearing: The assetince of IB beserved aperation built in 1957 1963 and (2) bulk in 1556 in an apartment house such ill other nature arriched priest to 1945 at 25/8 Yorkway & even basel FOR SNOW DATE, CALL 494 33818 is the event that the Poston is grant ed a heater permit may be exceed more the thirty LTD day appeal period The Loving Commissioner and house

at program and impress for a stay of the manager of and parties sharing that partied for good cause shows. Such request must be as writing and received as the after by the does of the housing set above as presented at the hearing. A ROBERT NAMES

OFFICE OF Dundalk Eagle

4 N. Center Place P. O. Box 8936 Dundalk, Md. 21222 february 25,

THIS IS TO CERTIFY, that the annexed advertisement of J. Robert Maines in the matter of Zoning Mrgs. - Case #38-376-SPH - P.O. #37521 - Req. #M11766 - 75 lines * \$37.50 Was inserted in The Dundalk Eagle a weekly newspaper published in Baltimore County, Maryland, once a week for

successive weeks before the day of February 1988; that is to say, the same was inserted in the issues of Feb. 25, 1938

Kimbel Publication, Inc.

88-376-SPH CERTIFICATE OF FOSTING ZONING DEPARTMENT OF BALTIMORE COUNTY

Date of Posting 2/36/87 Posted for Service Harris Politicar: None & E. Carrening at 14 Location of property 55% fall sale 160 Nathon Way Location of Signa Forming Work why account 15 For 200 Way on

I ROMENT HAINES Zareing Commissionerses of Baltimore County

Sumber of Signes

Baltimore County
Zoning Commissioner
Office of Planning & Zoning Towson, Maryland 21204

J. Robert Haines Zoning Commissioner

Date: 3-10-88

Nancy & Wayne Capecci 1925 Sunberry Road Baltimore, Maryland 21222

Re: Petition for Special Hearing Case number: 88-376-SPH SE/S Yorkway, 160' NW Leeway (2528 Yorkway)

12th Election District - 7th Councilmanic District
Petitioners: Nancy C. Capecci, et ux
HEARING SCHEDULED: FRIDAY, MARCH 18, 1988 at 9:00 a.m.

Dear Mr. & Mrs. Capecci;"

Please be advised that $\frac{90.00}{}$ is due for advertising and posting of the above-referenced property. All advertising and posting fees must be paid prior to the hearing. Do not remove the sign(s) from the property from the time it posted by this office until the day of the hearing itself.

THIS FEE MUST BE PAID AND THE ZONING SIGN AND POST RETURNED ON THE DAY OF THE HEARING OR THE ORDER SHALL NOT BE ISSUED.

Please make your check payable to Baltimore County, Maryland and forward to the Zoning Office, County Office Building, Room 113, Towson, Maryland 21204.

BALTIMORE COUNTY, MARYLAND OFFICE OF FINANCE - REVENUE DIVISION
MISCELLANEOUS CASH RECEIPT DATE 3-18 00 ACCOUNT R-01-615 CC 3-18 58 11-20-1 8 8 500 *** * * 9 600 ta \$15. E 371. Till VALIDATION OR SIGNATURE OF CASHIER

Zoning Commissioner
Office of Planning & Zoning
Towson, Maryland 21204
494-3353

NOTICE OF HEARING



The Zoning Commissioner of Baltimore County, by authority of the Zoning Act and Regulations of Baltimore County will hold a public hearing on the property identified herein in Room 106 of the County Office Building, located at 111 W. Chesapeake Avenue in Towson, Maryland as follows:

Petition for Special Hearing Case number: 88-376-SPH SE/S Yorkway, 160' NV Leeway

ouncilmanic District RCH 18, 1988 at 9:00 a.m.

e of (1) basement apartment built in is in an apartment house with (4) other at 2528 Yorkway (6 units total).

DATE, CALL 494-3391) granted, a building permit may be issued within The Zoning Commissioner will, however, entertain ance of said permit during this period for good in writing and received in this office by the date ted at the hearing.

LEEWAY ADMIRAL BLUD

BALTIMORE COUNTY ZONING PLANS ADVISORY COMMITTEE

COUNTY OFFICE BLOG. 111 W. Chesapeake Ave. Towson, Maryland 2120

Board of Education

Industrial Development

Zoning Administration

Ms. Nancy E. Capecci 1925 Sunberry Road Baltimore, MD 21222

RE: Item No. 216 - Case No. 88-376-SPH Petitioner: Nancy E. Capecci Petition for Special Hearing

Dear Ms. Capecci:

Bureau of The Zoning Plans Advisory Committee has reviewed the plans submitted with the above-referenced petition. The following comments Department of are not intended to indicate the appropriateness of the zoning action requested, but to assure that all parties are made aware of State Roads Commission plans or problems with regard to the development plans that may Bureau of Fire Prevention have a bearing on this case. The Director of Planning may file a written report with the Zoning Commissioner with recommendations Health Department as to the suitability of the requested zoning. Project Planning Enclosed are all comments submitted from the members of the Building Department

Committee at this time that offer or request information on your petition. If similar comments from the remaining members are received, I will forward them to you. Otherwise, any comment that is not informative will be placed in the hearing file. This petition was accepted for filing on the date of the enclosed filing certificate and a hearing scheduled accordingly.

Very truly yours,

James. E. Dyer / cus JAMES E. DYER Chairman Zoning Plans Advisory Committee

JED:cer

Enclosures

cc: Wayne Capecci 1925 Sunberry Road Baltimore, MD 21222

Templar Engineering, Inc. 8235 Ruxton Crossing Ct. Ruxton, Maryland 21204

BALTIMORE COUNTY, MARYLAND

INTER-OFFICE CORRESPONDENCE

Mr. J. Robert Haines TO Zoning Commissioner P. David Fields FROM Director of Planning and Zoning

Zoning Petition Nos. 88-365-SPH, 88-342-SPH, SUBJECT 88-350-SPH, 88-376-8PH, 88-377-SPH, 88-387-SPH

ZONING OFFICE
In view of the subject of this petition, this office offers no comment.

February 22, 1988

cc: Ms. Shirley M. Hess, Legal Assistant, People's Counsel

Baltimore County Fire Department Towson, Maryland 21204-2586 494-4500

Paul H. Reincke

J. Robert Haines Zoning Commissioner Office of Planning and Zoning Baltimore County Office Building Towson, MD 21204

Re: Property Owner: Nancy E. Capecci

Location: SE/S Yorkway, 160' NW of Leeway

Item No.: 216 Zoning Agenda: Meeting of 12/22/87 Gent lemen:

Pursuant to your request, the referenced property has been surveyed by this Bureau and the comments below marked with an "X" are applicable and required to be corrected or incorporated into the final plans for the property.

January 11, 1988

() 1. Fire hydrants for the referenced property are required and shall be located at intervals or _____ feet along an approved road in accordance with Baltimore County Standards as published by the Department of Public Works.

() 2. A second means of vehicle access is required for the site.

() 3. The vehicle dead end condition shown at EXCERDS the maximum allowed by the Fire Department.

() 4. The site shall be made to comply with all applicable parts of the Fire Prevention Code prior to occupancy or leginning of operation.

(x) 5. The buildings and structures existing or proposed on the site shall comply with all applicable requirements of the National Fire Protection Association Standard No. 101 "Life Safety Code," 1976 edition prier to occupancy.

() 6. Site plans are approved, as drawn.

() 7. The Fire Prevention Bureau has no comments of this time.

Planning Group

Special Dispection Division

Dennis F. Rasmussen

. CP The state of the s beautiful training 131.35'27"E, 121.42" N 38. 33.29" E, 123.00'

BALTIMORE COUNTY OFFICE OF PLANNING & ZONING

County Office Building 111 W. Chesapeake Avenue Towson, Maryland 21304

Your petition has been received and accepted for filing this

Petitioner Hancy &. Capacel

Chairman, Zoning Plans Advisory Committee

Bil Burner Guarantee having purchased on the 25 thday of February 1955, from SHERWOOD BROTHERS INCORPORATED, One (1).........Automatic Oil Burner, Serial No M-451970... to be installed in the premises known as 2528Yorkwayin the City or Town of Beltimore, said premises being used as a residence State of Maryland Therefore, SHERWOOD BROTHERS INCORPORATED, upon the completion of the installation of the aforesaid Oil Burner and Equipment, in consideration thereof, hereby GUARANTEES said Oil Burner for a period of ONE YEAR from the date of installation, if and when said Oil Burner has been used in accordance with the instructions furnished by Sherwood Brothers Incorporated, and hereby agrees to replace or repair without charge any part or parts which are proved during the aforesaid period to be defective. AND SHERWOOD BROTHERS INCORPORATED, agrees to service said Oil Burner adequately, when used in accordance with the aforesaid instructions furnished, for a period of ONE YEAR from the date of installation, without cost to the aforesaid Buyer; provided, however, that in the event service is necessary through some cause or condition, or damage of a consequential nature, for which Sherwood Brothers Incorporated is not responsible or because of a breach of the warranties of the Buyer contained in the contract of sale, the said Buyer will pay Sherwood Brothers Incorporated for such service, at prevailing rates. It is provided, however, that Sherwood Brothers Incorporated shall not be liable for direct or consequential damages for failure to furnish parts or repairs for said Oil Burner, when such failure arises from causes beyond its control. SHERWOOD BROTHERS INCORPORATED

Long & Cinic

Tuke 14 1757

December 12,1946

Memo For Lr. Capecci

The following is a list of the tenants of the property number 2528 Yorkway which you purchased, also the dates on which the rent is due and the amounts of the rent: Apt. A Mrs. John Garey Paid to Jan. 3/47 \$43.00 B John H. Dotter, Jr Jan. 10/47 45.00 Charles Hartlove Max Reed Dec. 27/46 Jan. 9,47 Cheek enclosed Apt. A Carey 20 days U 43.00 rent refunds B Dotter 26 " 0 45.00 C Harblove 13 days 43.00 D Reed 25 " 0 45.00 37.50

We purchased coal for the apartments from the Hudson Coal Company, 1801 Whitmore Avenue, telephone Lafayette 0117 who I am sure will be glad to serve you.

> Yours very truly, Gerome Lebhert GEBHART

Cheek attached

PHONE DUNDALK 1701

Balance of incume left to you after murigage payment

TOUR OTHER YEARLY EXPENSES FOR RUNNING THE HOUSE ARE

COAL USED, IS TONS AT \$15.00 PER TON..... WATER USED PER YEAR (AVERAGE)...

RECTRICITY USED PER YEAR INVERAGED....

2534 YORKWAY

MAINTFRANCE OF PARES, STREET, LIGHTS, ETC.....

BATIMORE COUNTY, MAR LAND

INTER-OFFICE CORRESPONDENCE

12-10-87 Zoning Supervisor James Thompson FROM Zoning Enforcement Coordinator Item No.: 216 (if known)

SUBJECT Petitioner: Capeca; (if known)

VIOLATION CASE # 88-907 LOCATION OF VIOLATION 2528 Youkway DEFENDANT NANCY E. CAPCCC: ADDRESS 1925 Sunberry Rd.
Bulk, Md. 21222

Please be advised that the aforementioned petition is the subject of an active violation case. When the petition is scheduled for a public hearing, please notify the following persons:

After the public hearing is held, please send a copy of the Zoning Commissioner's Order to the Zoning Enforcement Coordinator, so that the appropriate action may be taken relative to the violation case.

PETITIONER(S) EXHIBIT ()

\$123.79

PETITIONER(S) EXHIBIT (

4 Individual Aparements In Each House.

EACH APARTMENT HAS: SEPARATE ENTRANCE FROM MAIN HALLWAYS

LANGE LIVING ROOM SIZE 12 FEET 8 INCHES WIVE ST 17 FEET 1 INCHES LONG.

LANGE SEDROOM SIZE 15 FEET 8 INCHES FONG AND 18 FEET 8 INCHES WIDE SEDROOM HAS TWO SEPARATE CLOSETS

FOR CLOTHES. FOR CLUTHES, LARGE TILE BATHROOM WITH SATISTUD AND SHOWER BATE AND LARGE LINES CLOSET,

RITCHIN WITH BUILT IN CAMMETS, LINOLEUM, GAS RANGE AND WESTINGHOUSE ST NOT WATER REATING PLANT WITH REPARATE THERMOSTAT IN SACE APARTMENT, SEPARATE STONAGE BOOM IN BASEMENT FOR RACH APARTMENT, LAUNDRY TUBE AND TOLLET DE BASEMENT, HAREWOUD FLOORS AND SUB FLOORS

CHURCHES OF ALL DENOMINATIONS, PLATGROUNDS AND MODERN SHOPPING CENTER HEARST, AND A NEW MILLION DOLLAR MIGH SCHOOL WITHIN TWO BLOCES. SALT WATER SATHING SEACH WITHIN FIVE MINUTES RIDS. INCLUDING CROUND

CENTER HOUSES SLIGHTLY LOWER CONSTRUCTION OF THESE HOMES WAS SUPERVISED AND INSURED BY ALL PREWAR MATERIALS

FEDERAL HOUSING ADMINISTRATION IF YOU MARE A CASH PAYMENT OF \$500.00 AND FINANCE YOUR MORIGAGE UNDER FALL. Your rent received from two sportments at \$13.00 per month Your sent received from two spartments at \$1500 per possible at \$1

VETERANS ATTENTION

THE MOST SENSATIONAL OFFER EVER MADE

BRICK APARTMENT HOUSES

SEPARATE ENTRANCE FROM MAIN NALLWAYS

- DETRANCE HALL WITH COAT CLOSET. - 1-4

TOTAL RECEIVED PER MONTH \$176.00 YOUR MORTGAGE WOULD BE SIESOES FOR 20 YEAR TERM YOUR MONTHLY PAYMENT OR THE MORTGAGE WOULD BE PAYMENT OF MORTGAGE SEAVINGS FOR YOU..... I/IS OF YOUR ANNUAL COUNTY TAXAS F.M.A. INSURANCE 1/12 OF YOUR FIRE INSURANCE.

left on Lawrey 1 black. Sample House on corner.

JEROME J. GEBHART, Agent

AMOUNT LEFT FROM MONTHLY RENT AFTER PAYING MORTGAGE AND ALL EXPENSES.... \$,22.75 ¥ YOUR TOTAL MONTHLY PROFIT 65.80 OR YOU CAN LIVE IN ONE APARIMENT RENT FREE AND STILL HAVE A NICE INCOME SEE THE FURNISHED SAMPLE APARIMENT 1ST FLOOR 2531 YORKWAY OPEN DAILY—SATURDAY—SUNDAYS—12 NOON TO 7:30 P. M. Take 26 car to Dundalk and Liberty Parkway; walk to end of 2500 block Liberty Parkway (Leeway); turn of 2500 block Liberty Parkway;